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OFFICE OF THE STANDING CHAPTER 13 TRUSTEE
REPORT OF RECEIPTS AND DISBURSEMENTS
Activity for the period from 01/01/2024 to 12/31/2024
Chapter 13 Case No. 24-10317 / MEH

Frank T. Bitsko
Susan J. Bitsko

Petition Filed Date: 01/12/2024
341 Hearing Date: 02/08/2024
Confirmation Date: 05/01/2024

Case Status: Open / Confirmed

RECEIPTS / PAYMENT HISTORY FOR THE TIME PERIOD SELECTED

Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount	Check No.
03/08/2024	\$1,560.00		04/09/2024	\$1,560.00		05/10/2024	\$1,560.00	
06/07/2024	\$1,878.00		07/10/2024	\$1,878.00		09/10/2024	\$1,878.00	
10/09/2024	\$1,878.00		11/12/2024	\$1,884.99		12/10/2024	\$1,884.99	
Total Receipts for the Period: \$15,961.98 Amount Refunded to Debtor Since Filing: \$0.00 Total Receipts Since Filing: \$15,961.98								

DISTRIBUTIONS TO CREDITORS FOR THE TIME PERIOD SELECTED

CLAIMS AND DISTRIBUTIONS					
Claim #	Claimant Name	Class	Claim Amount	Amount Paid	Balance Due
0	Frank T. Bitsko	Debtor Refund	\$0.00	\$0.00	\$0.00
1	U.S. DEPARTMENT OF HUD »» P/4 MAPLE LN/2ND MTG	Mortgage Arrears	\$0.00	\$0.00	\$0.00
2	NEW JERSEY AMERICAN WATER	Unsecured Creditors	\$2,314.37	\$0.00	\$2,314.37
3	AMERICREDIT FINANCIAL SERVICES, INC. »» 2014 NISSAN XERRA	Debt Secured by Vehicle	\$1,022.92	\$131.06	\$891.86
4	US DEPT OF EDUCATION »» STUDENT LOANS O/S	Unsecured Creditors No Disbursements: Paid outside	\$0.00	\$0.00	\$0.00
5	CARVANA, LLC »» 2016 NISSAN SENTRA	Debt Secured by Vehicle	\$1,239.00	\$158.72	\$1,080.28
6	CARVANA, LLC »» 2016 NISSAN SENTRA	Unsecured Creditors	\$0.00	\$0.00	\$0.00
0	Peter J. Broege, Esq. »» AMENDED DISCLOSURE 2/29/24	Attorney Fees	\$4,063.00	\$4,063.00	\$0.00
7	MERRICK BANK	Unsecured Creditors	\$967.94	\$0.00	\$967.94
8	LVNV FUNDING LLC »» RESURGENT ACQUISITIONS LLC	Unsecured Creditors	\$611.48	\$0.00	\$611.48
9	US Dept of Education »» STUDENT LOANS O/S	Unsecured Creditors No Disbursements: Paid outside	\$0.00	\$0.00	\$0.00
10	JEFFERSON CAPITAL SYSTEMS, LLC »» SALUTE VISA GOLD	Unsecured Creditors	\$618.97	\$0.00	\$618.97
11	JEFFERSON CAPITAL SYSTEMS, LLC »» UPSTART LOAN	Unsecured Creditors	\$7,218.45	\$0.00	\$7,218.45
12	JEFFERSON CAPITAL SYSTEMS, LLC »» PREMIER BANKCARD MC	Unsecured Creditors	\$440.29	\$0.00	\$440.29
13	JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured Creditors	\$579.68	\$0.00	\$579.68

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14	MRC RECEIVABLES CORPORATION »» HOUSEHOLD/ORCHARD BANK	Unsecured Creditors	\$1,461.35	\$0.00	\$1,461.35
15	NJ DIVISION OF TAXATION »» TGI 2019-2020	Secured Creditors	\$3,397.75	\$435.31	\$2,962.44
16	NJ DIVISION OF TAXATION »» TGI 2021	Priority Creditors	\$1,212.42	\$0.00	\$1,212.42
17	NJ DIVISION OF TAXATION »» TGI 2013;215;2019-2020/ COSTS 3/2022	Unsecured Creditors	\$3,636.23	\$0.00	\$3,636.23
18	MIDLAND CREDIT MANAGEMENT, INC »» CREDIT ONE BANK	Unsecured Creditors	\$1,019.23	\$0.00	\$1,019.23
19	JERSEY CENTRAL POWER & LIGHT »» FIRSTENERGY	Unsecured Creditors	\$912.17	\$0.00	\$912.17
20	LVNV FUNDING LLC »» JUDGMENT DC # MON DC 005039-21	Unsecured Creditors	\$771.94	\$0.00	\$771.94
21	PORTFOLIO RECOVERY ASSOCIATES »» CAPITAL ONE BANK, NA	Unsecured Creditors	\$628.95	\$0.00	\$628.95
22	LVNV FUNDING LLC »» SHERMAN ORIGINATOR LLC	Unsecured Creditors	\$746.79	\$0.00	\$746.79
23	LVNV FUNDING LLC »» SHERMAN ORIGINATOR LLC	Unsecured Creditors	\$163.87	\$0.00	\$163.87
24	LVNV FUNDING LLC »» SHERMAN ORIGINATOR LLC	Unsecured Creditors	\$119.97	\$0.00	\$119.97
25	FIG 20, LLC FBO SEC PTY »» 4 MAPLE LN/TAX LIEN/PAY IN FULL	Secured Creditors	\$2,149.36	\$275.36	\$1,874.00
26	CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP »» P/4 MAPLE LANE/1ST MTG	Mortgage Arrears	\$27,995.21	\$3,586.69	\$24,408.52
27	BENEFICIARIES OF THE ESTATE OF JOHN A. HAWKINS »» NP/29 CEDAR CAMP RD/1ST MTG (FILED BY DEBTORS ATTY)	Mortgage Arrears No Disbursements: Withdrawn	\$0.00	\$0.00	\$0.00
28	TOWN OF BELGRADE »» 29 CEDAR CAMP RD/TAX LIEN	Secured Creditors	\$8,248.52	\$1,056.78	\$7,191.74
29	SARA HAWKINS, BENEFICIARY OF THE ESTATE OF JOHN A. HAWKINS »» NP/29 CEDAR CAMP RD/1ST MTG	Mortgage Arrears	\$8,258.25	\$1,058.04	\$7,200.21
30	MAXIMILLIAN JACK HAWKINS, BENEFICIARY OF THE ESTATE OF JOHN A. HAWKINS »» NP/29 CEDAR CAMP RD/1ST MTG	Mortgage Arrears	\$9,509.50	\$1,218.36	\$8,291.14
31	JOHN ALBERT TY HAWKINS, BENEFICIARY OF THE ESTATE OF JOHN A. HAWKINS »» NP/29 CEDAR CAMP RD/1ST MTG	Mortgage Arrears	\$9,759.75	\$1,250.42	\$8,509.33
32	CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP »» 4 MAPLE LANE/ATTY FEES 12/31/24	Mortgage Arrears	\$549.00	\$0.00	\$549.00

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SUMMARY

Summary of all receipts and disbursements from date filed through 1/23/2025:

Total Receipts:	\$15,961.98	Percent to General Unsecured Creditors:	100%
Paid to Claims:	\$13,233.74	Current Monthly Payment:	\$1,878.00
Paid to Trustee:	\$1,003.47	Arrearages:	\$4,060.02
Funds on Hand:	\$1,724.77		

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